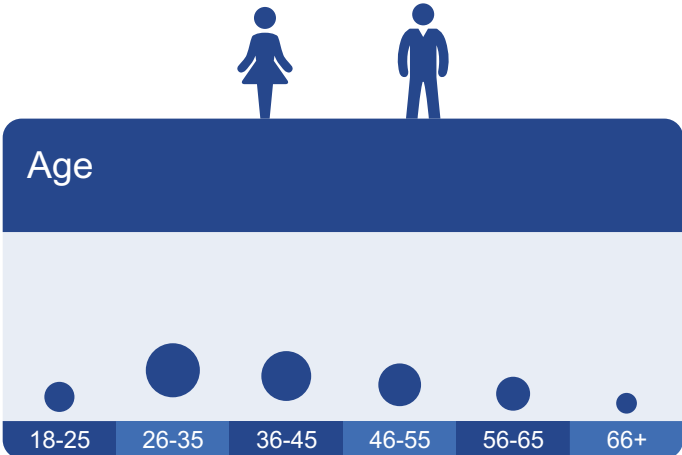


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Payday Singles

Single people with small budgets in affordable private rents, managing finances payday to payday but with limited ability to save



Property

Private renter

Purpose-built flat

1 bedroom

Highest Education, Work and Finances

Vocational qualifications

Employed full-time

Low household incomes

Technology and Channel Preferences

Buy after being out a while

Social media offer

TV adverts

Internet, Mobile, and Risk Attitude

Online banking

Smartphone banking weekly

Stocks and shares too risky

Banking

Best special offers

Packaged / premium account

Have 1 bank account

Credit

Capital One

Up to £250 per month

Likelihood of excellent history

Budgets and Savings

Wkly/mthly budget, mostly stick to

Nationwide

Total savings: Less than £250

Discretionary Incomes and Pensions

HH discretionary income: Low

Limited pension provisions

Legal & General